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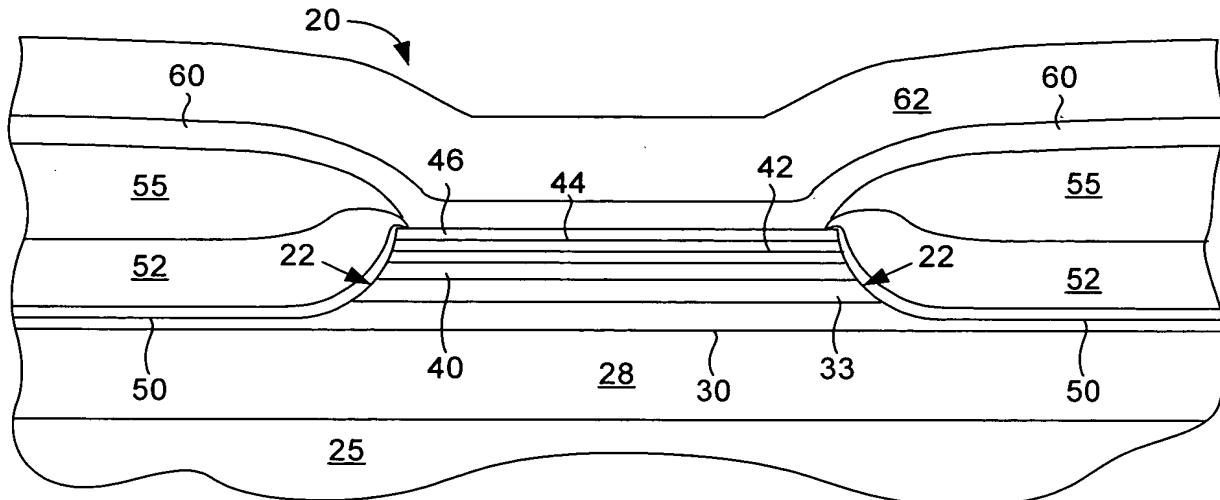


FIG. 1 (Prior Art)

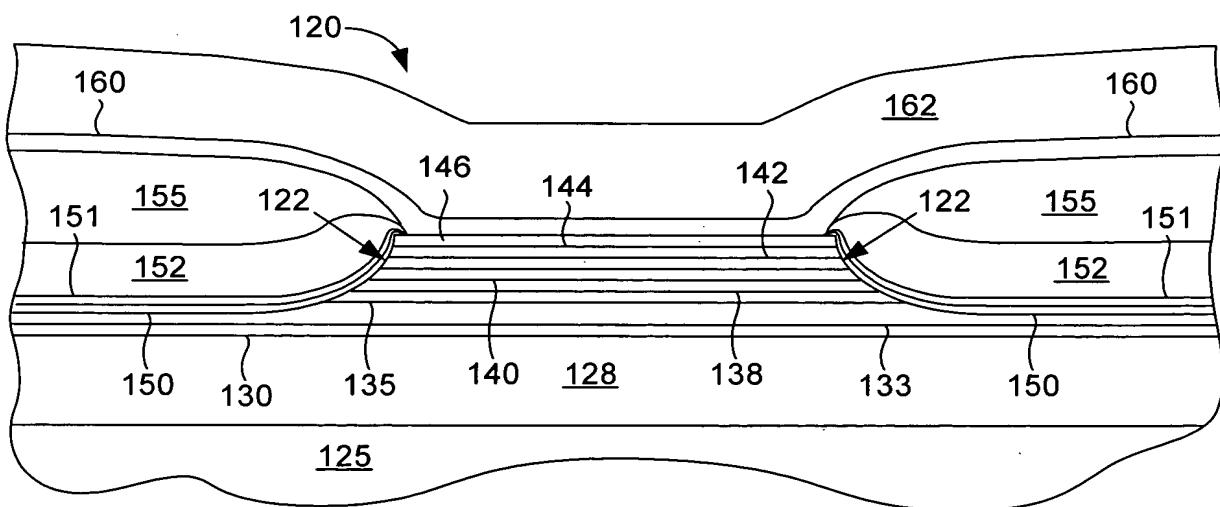


FIG. 2

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Substrate	Underlayer 150	Seed Layer 151	Bias Layer 152	Mrt	Hcr(RMM)	Hc(VSM)	$\frac{S}{A}$ (RMM)	Sq(VSM)
Si		Cr 7nm	CoPt	1	2119	1987	0.87	0.87
Si		Cr 7nm	CoCrPtTa	1	1940	1805	0.84	0.84
Si		CrTi 7nm	CoPt	1	2413	2190	0.84	0.84
Si/TaNiFeCr/PtMn		CrTi 7nm	CoCrPtTa	1	2240	2045	0.86	0.86
Si/TaNiFeCr/PtMn		Cr 7nm	CoPt	1	812	577	0.86	0.51
Si/TaNiFeCr/PtMn	NiNb 5nm	Cr 7nm	CoPt	1	1300	1008	0.81	0.79
Si/TaNiFeCr/PtMn	NiNb 5nm	Cr 7nm	CoPt	1	1100	1199	0.86	0.80
Si/TaNiFeCr/PtMn	NiNb 5nm	Cr 7nm	CoCrPtTa	1	1230	1038	0.75	0.77
Si/TaNiFeCr/PtMn	NiNb 5nm	CrTi 7nm	CoPt	1	2250	2410	0.83	0.84
Si/TaNiFeCr/PtMn	NiNb 5nm	CrTi 7nm	CoCrPtTa	1	2245	2078	0.84	0.85

FIG. 3